

Consumer Tips

The Legal Assistance Office offers the following tips to consumers
They may save you some money.

Telephone Solicitations

- Never give your credit card number over the telephone unless you initiate the call.
- Use caution in dealing with a caller who says that an investment, purchase, or charitable donation must be made immediately.
- Ask who is in charge of the company or organization represented. Get specific names and titles.
- Check with your local consumer protection office (647-7773) and Better Business Bureau (372-3149) to see if any complaints have been filed against the organization.
- Be wary of offers of free merchandise or prizes. You may end up paying handling fees greater than the value of the gifts.

Mail Order

- Watch out for exaggerated product claims or unrealistically low prices.
- Check with your local consumer protection agency (647-7773) or Better Business Bureau (372-3149) before ordering if you are in doubt about the company.
- Find out about the firm's return policy. If it is not stated, ask before you order. Many companies have toll-free phone numbers.
- Complete the order as directed. If you leave out needed information, such as your full address, your order may be delayed.
- Keep a complete record of your order, including the company's name, address, and telephone number, the items you purchased, the price, the date you mailed the order, and your method of payment.
- Under federal law, you have more legal protection if you order by mail than if you order by telephone.
- If you order by mail, your purchase must be shipped or a notice of delayed shipment with an option to cancel must be sent within thirty days from the day the company receives your completed order.

Credit Cards

Keep a record of your card numbers, expiration dates, and the phone number of each company in a secure place.

- Watch your card whenever possible, after giving it to a clerk Retrieve your card promptly after using it.
- Take the carbons along with your credit card receipt. Void or destroy incorrect receipts.
- Avoid signing a blank receipt. Draw a line through blank spaces above the total when you sign card receipts.
- Open credit card bills promptly and compare them with your receipt.
- Report promptly and in writing any questionable charges to the card issuer.

- Never give a credit card number to a telephone solicitor unless you have initiated the call.
- Never put your card number on a postcard or on the outside of an envelope.
- Sign new cards and destroy unwanted cards as soon as they arrive.
- Keep infrequently-used cards in a secure place.

Timesharing

- Consider the true value of the "gifts" and "awards" used to promote vacation timeshare sales. Remember, it may not be a "free" gift if you must drive a long distance and endure a high-powered sales pitch. Promotional gifts can be of poor quality.
- Check out the seller, developer, and management company with your local consumer protection agency (647-7773) or Better Business Bureau (372-3149). Does the company have a record of complaints? What is its reputation for completing work as promised? Does it manage the facilities properly?
- Do not act on impulse or under pressure. Carefully read the contract and any other written documents before you sign anything.
- Be sure everything the salesperson promised orally is written into the contract.
- Check with the Legal Assistance Office (call 242-5084 for an appointment) to see if the particular state law provides you with a "cooling off" period during which you can cancel the contract and get a refund.

Health Clubs

- Check out the health club carefully. Visit during hours when you would normally use it to see if it is overcrowded during that period. Observe the facilities: are they well maintained and clean?
- Ask when you will be able to use the club. It may be open all week, but it may be limited to men and women only on certain days.
- Ask what qualifications or training the employees have.
- Read the fine print in all contracts or special offers. You may be committing yourself to a long-term contract. Make sure that spoken promises or conditions are put into writing.
- Find out if there is a time period during which you can change your mind and get your money back ("a cooling off" period). Ask also about the refund policy for cancellations.
- Ask your state or local consumer protection agency or Better Business Bureau if they have received any complaints about the club. Also, find out if you have any protections under state law should the club close unexpectedly.
- Ask to see a listing of the branches and affiliates of the health club. Check to see if they are located near military installations where you could be stationed. Make sure that your contract allows you to cancel and receive a refund for unused time on the contract should you be transferred to a locale where there is neither a branch nor an affiliate within 25 miles of the installation where you are stationed.

Car Repairs

- Ask for a written estimate before you authorize any major repair work.
- Make sure that the work order reflects what you asked for before you leave the car.

- Be sure that the shop understands that they must call you before doing work beyond that which you originally requested.
- Ask for the opportunity to inspect all replaced parts.
- Keep copies of all work orders and receipts.
- Pay by credit card. This gives you some leverage by allowing you to stop payment if the repair is done improperly and you don't discover it until several days have passed.

Door-to-Door Sales

- Make sure you are dealing with a legitimate company by asking for proper identification from the salesperson.
- Keep a copy of any sales agreement. Be sure your copy has the company's complete name, address, phone number, the name of the salesperson, and details of the sale, including the correct date.
- You will have a three-day "cooling off" period, which means you have the right to cancel your contract anytime before midnight of the third business day after you sign the contract. Get a copy of the right-to-cancel notice with your contract. This rule only applies to purchases over \$25.00 made away from the seller's regular place of business. Consumers are not protected by this rule if the sale is conducted entirely by mail or phone.

Warranties

- Compare the terms and conditions of warranties on product or services before you buy. (Consider duration of the warranty, labor and shipping costs; and conditions for repair, replacement, or refund.)
- Keep your sales slip and warranty in a safe place.

Contract

- Never sign anything you do not understand.
- Be sure that what the salesperson promises is what the contract says
- Do not sign a contract if a promoter or retailer is reluctant to let you have another person review it first.
- Never sign a contract with unfilled spaces. Draw lines through blank spaces.